

In re: Samuel N. Zellner  
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**In the Claims:**

1.-55. (Canceled)

56. (New) A commercial transaction processing center comprising:

an authorization system that is configured to receive a request to authorize the commercial transaction, to determine whether or not the commercial transaction is authorized and to send an authorization indicator to indicate whether or not the transaction is authorized; and

a monitoring system that is configured to send a notification message of the commercial transaction to a payer of the commercial transaction substantially simultaneously with the sending of the authorization indicator by the authorization system, the notification message including therein a help communication address for assistance with the commercial transaction.

57. (New) A commercial transaction processing center according to Claim 56 wherein the notification message also includes therein a communication address for reporting criminal activity that is related to the commercial transaction.

58. (New) A commercial transaction processing center according to Claim 56 wherein the notification message also includes therein identifying information related to the commercial transaction, and other information that may be desired by the payer that is independent of the commercial transaction.

59. (New) A commercial transaction processing center according to Claim 57 wherein the notification message also includes therein identifying information related to the commercial transaction, and other information that may be desired by the payer that is independent of the commercial transaction.

60. (New) A commercial transaction processing center comprising:  
an authorization system that is configured to receive a request to authorize the commercial transaction, to determine whether or not the commercial transaction is authorized

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and to send an authorization indicator to indicate whether or not the transaction is authorized;  
and

a monitoring system that is configured to send a notification message of the commercial transaction to a payer of the commercial transaction substantially simultaneously with the sending of the authorization indicator by the authorization system, the notification message including therein a communication address for reporting criminal activity that is related to the commercial transaction.

61. (New) A commercial transaction processing center according to Claim 60 wherein the notification message also includes therein identifying information related to the commercial transaction, and other information that may be desired by the payer that is independent of the commercial transaction.

62. (New) A commercial transaction processing center comprising:  
an authorization system that is configured to receive a request to authorize the commercial transaction, to determine whether or not the commercial transaction is authorized and to send an authorization indicator to indicate whether or not the transaction is authorized;  
and

a monitoring system that is configured to send a notification message of the commercial transaction to a payer of the commercial transaction substantially simultaneously with the sending of the authorization indicator by the authorization system, the notification message including therein identifying information related to the commercial transaction, and other information that may be desired by the payer that is independent of the commercial transaction.